



Al-Hamdulilah, Premier Insurance Limited has started Window Takaful Operations for which the company has developed General and Health Takaful policies. Being the Shariah Advisor of Premier Insurance Limited Window Takaful Operations, I have reviewed these policies and found it to be in accordance with the Shari'ah.

Therefore, it is permissible to deal with Premier Takaful Window Operations including subscription for membership in PTF under different policies and receiving benefits from the Company.

And Allah (swt) knows the Best.

Dr. Muhammad Imran Usmani

Shariah Advisor

Premier Insurance Limited

Window Takaful Operations

Dated: November 19, 2015